

**UNITED STATES BANKRUPTCY COURT**  
**MIDDLE DISTRICT OF PENNSYLVANIA**

In re: Debtor(s) name(s) used by the debtor(s) in the last 8 years, including married, maiden, and trade):

Thomas Long, III  
**Debtor 1**  
Nakita T. Long  
**Debtor 2**

**Chapter 13**  
**Case No.** 1:16-BK-01851-HWV  
**Matter:** Motion for Mortgage Modification

**DEBTOR(S)' MOTION FOR MORTGAGE MODIFICATION**

AND NOW, come the Debtor(s), Thomas Long, III and Nakita T. Long, through their attorney, Paul D. Murphy-Ahles, Esquire and DETHLEFS PYKOSH & MURPHY, who files the within Debtor(s)' Motion for Mortgage Modification and aver as follows:

1. This case was commenced on April 29, 2016, when Debtor(s) filed a voluntary Petition for relief under Chapter 13 of the Bankruptcy Code.
2. The Chapter 13 Plan proposes to cure arrears owed on their mortgage with Nationstar Mortgage, LLC, arrears owed to Conewago Township Sewer Authority as well as personal taxes.
3. Nationstar Mortgage, LLC holds a valid first and second mortgage against Debtor(s)' personal residence located at 85 Joshua Drive, York, York County, Pennsylvania
4. Nationstar Mortgage, LLC has offered the Debtor(s) a Loan Modification on the first mortgage with the following terms:
  - a. Under the modified Note, the new unpaid principle balance due on the first mortgage is \$271,051.32;
  - b. Upon modification, the annual rate of interest charged on the unpaid principal balance of the loan will be reduced to a fixed rate of 3.6250%; and
  - c. Debtor(s)' estimated new mortgage monthly payment on principle and interest balance will be in the amount of \$862.37.

A copy of the Loan Modification Agreement is attached hereto as Exhibit "A".

5. The loan modification is in the best interest of the Debtor(s) as it lowers their monthly payment and interest rate on the remaining principal balance owed on the mortgage and cures all pre-petition arrearages.

**WHEREFORE**, the Debtor(s) respectfully request this Honorable Court to approve the Mortgage Modification with Nationstar Mortgage, LLC.

Respectfully submitted,  
**DETHLEFS PYKOSH & MURPHY**

Dated: November 11, 2019

/s/ Paul D. Murphy-Ahles

---

Paul D. Murphy-Ahles, Esquire  
PA ID No. 201207  
2132 Market Street  
Camp Hill, PA 17011  
(717) 975-9446  
pmurphy@dplglaw.com  
*Attorney for Debtor(s)*

**After Recording Return To:  
Nationstar Mortgage LLC d/b/a Mr. Cooper  
8950 CYPRESS WATERS BLVD  
DALLAS, TX 75019  
855-369-2410**

**This Document Prepared By:**

**Nationstar Mortgage LLC d/b/a Mr. Cooper  
8950 CYPRESS WATERS BLVD  
DALLAS, TX 75019**

**Parcel ID Number:**

# **LOAN MODIFICATION AGREEMENT**

**(Providing For Fixed Interest Rate)**

This Loan Modification Agreement ("Agreement"), made this 8th day of November, 2019, between **THOMAS LONG** and **NAKITA LONG** ("Borrower") and **Nationstar Mortgage LLC d/b/a Mr. Cooper**, whose address is **8950 CYPRESS WATERS BLVD, DALLAS, TX 75019** ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") dated \_\_\_\_\_, \_\_\_\_ and recorded in Book/Liber N/A, Page N/A, Instrument No: N/A, of the Official Records of \_\_\_\_\_ County, PA and (2) the Note, bearing the same date as, and secured by, the Security Instrument, which covers the real and personal property described in the Security Instrument and defined therein as the "Property", located at \_\_\_\_\_.

**85 JOSHUA DR, YORK, PA 17404,**  
**(Property Address)**

the real property described being set forth as follows:

In consideration of the mutual promises and agreements exchanged, the parties hereto agree as follows (notwithstanding anything to the contrary contained in the Note or Security Instrument):

1. As of November 1, 2019, the amount payable under the Note and the Security Instrument (the "New Principal Balance") is U.S. \$271,051.32 consisting of the unpaid amount(s) loaned to



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Instrument  
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Borrower by Lender plus any interest and other amounts capitalized.

2. \$63,141.11 of the New Principal Balance shall be deferred (the "Deferred Principal Balance") and Borrower will not pay interest or make monthly payments on this amount. The New Principal Balance less the Deferred Principal Balance shall be referred to as the "Interest Bearing Principal Balance" and this amount is \$207,910.21. Interest will be charged on the Interest Bearing Principal Balance at the yearly rate of 3.625%, from November 1, 2019. Borrower promises to make monthly payments of principal and interest of U.S. \$862.37, beginning on the 1st day of December, 2019, and continuing thereafter on the same day of each succeeding month until the Interest Bearing Principal Balance and all accrued interest thereon have been paid in full. The yearly rate of 3.625% will remain in effect until the Interest Bearing Principal Balance and all accrued interest thereon have been paid in full. The new Maturity Date will be November 1, 2055.
3. Borrower agrees to pay in full the Deferred Principal Balance and any other amounts still owed under the Note and Security Instrument by the earliest of: (i) the date Borrower sells or transfers an interest in the Property, (ii) the date Borrower pays the entire Interest Bearing Principal Balance, or (iii) the new Maturity Date.
4. If all or any part of the Property or any interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by the Security Instrument.  
If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by the Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by the Security Instrument without further notice or demand on Borrower.
5. Borrower also will comply with all other covenants, agreements, and requirements of the Security Instrument, including without limitation, Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that Borrower is obligated to make under the Security Instrument; however, the following terms and provisions are forever canceled, null and void, as of the date specified in paragraph No. 1 above:
  - (a) all terms and provisions of the Note and Security Instrument (if any) providing for, implementing, or relating to, any change or adjustment in the rate of interest payable under the Note; and
  - (b) all terms and provisions of any adjustable rate rider, or other instrument or document that is affixed to, wholly or partially incorporated into, or is part of, the Note or Security Instrument and that contains any such terms and provisions as those referred to in (a) above.
6. Borrower understands and agrees that:
  - (a) All the rights and remedies, stipulations, and conditions contained in the Security Instrument relating to default in the making of payments under the Security Instrument shall also apply to default in the making of the modified payments hereunder.



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- (b) All covenants, agreements, stipulations, and conditions in the Note and Security Instrument shall be and remain in full force and effect, except as herein modified, and none of the Borrower's obligations or liabilities under the Note and Security Instrument shall be diminished or released by any provisions hereof, nor shall this Agreement in any way impair, diminish, or affect any of Lender's rights under or remedies on the Note and Security Instrument, whether such rights or remedies arise thereunder or by operation of law. Also, all rights of recourse to which Lender is presently entitled against any property or any other persons in any way obligated for, or liable on, the Note and Security Instrument are expressly reserved by Lender.
- (c) Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Note and Security Instrument.
- (d) If permitted by applicable law, all costs and expenses incurred by Lender in connection with this Agreement, including recording fees and taxes, title examination, and attorney's fees, shall be paid by the Borrower and shall be secured by the Security Instrument, unless stipulated otherwise by Lender.
- (e) Borrower agrees to make and execute such other documents or papers as may be necessary or required to effectuate the terms and conditions of this Agreement which, if approved and accepted by Lender, shall bind and inure to the heirs, executors, administrators, and assigns of the Borrower.
- (f) Borrower authorizes Lender, and Lender's successors and assigns, to share Borrower information including, but not limited to (i) name, address, and telephone number, (ii) Social Security Number, (iii) credit score, (iv) income, (v) payment history, (vi) account balances and activity, including information about any modification or foreclosure relief programs, with Third Parties that can assist Lender and Borrower in obtaining a foreclosure prevention alternative, or otherwise provide support services related to Borrower's loan. For purposes of this section, Third Parties include a counseling agency, state or local Housing Finance Agency or similar entity, any insurer, guarantor, or servicer that insures, guarantees, or services Borrower's loan or any other mortgage loan secured by the Property on which Borrower is obligated, or to any companies that perform support services to them in connection with Borrower's loan.  
Borrower consents to being contacted by Lender or Third Parties concerning mortgage assistance relating to Borrower's loan including the trial period plan to modify Borrower's loan, at any telephone number, including mobile telephone number, or email address Borrower has provided to Lender or Third Parties.
- (g) By checking this box, Borrower also consents to being contacted by text messaging [ ].  
In the event of any action(s) arising out of or relating to this Agreement or in connection with any foreclosure action(s) dismissed as a result of entering into this Agreement, if permitted by applicable law, I will remain liable for and bear my own attorney fees and costs incurred in connection with any such action(s).
- (h) Borrower understands that the mortgage insurance premiums on the Loan, if applicable, may increase as a result of the capitalization which will result in a higher total monthly payment. Furthermore, the date on which the borrower may request cancellation of mortgage insurance may change as a result of the New Principal Balance.



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7. In the event that I was discharged in a Chapter 7 bankruptcy proceeding subsequent to the execution of the loan documents and did not reaffirm the mortgage debt under applicable law, Lender agrees that I will not have personal liability on the debt pursuant to this Agreement.
8. Our records indicate that you are the Debtor in an active bankruptcy proceeding. Please be advised that Court and/or Bankruptcy Trustee approval of this loan modification agreement may be required depending upon jurisdictional requirements. If approval of the loan modification is required, Nationstar Mortgage LLC d/b/a Mr. Cooper will not honor the loan modification agreement until evidence of the required approval is provided.
9. By this paragraph, Lender is notifying Borrower that any prior waiver by Lender of Borrower's obligation to pay to Lender Funds for any or all Escrow Items is hereby revoked, and Borrower has been advised of the amount needed to fully fund the Escrow Items.
10. This Agreement modifies an obligation secured by an existing security instrument recorded in County, PA, upon which all recordation taxes have been paid. As of the date of this agreement, the unpaid principal balance of the original obligation secured by the existing security instrument is \$261,819.59. The principal balance secured by the existing security instrument as a result of this Agreement is \$271,051.32, which amount represents the excess of the unpaid principal balance of this original obligation.

In Witness Whereof, the Lender and I have executed this Agreement.

**THOMAS LONG** -Borrower

Date: \_\_\_\_\_

**NAKITA LONG** -Borrower

Date: \_\_\_\_\_

**Nationstar Mortgage LLC d/b/a Mr. Cooper**

By: \_\_\_\_\_ (Seal) - Lender  
Name: \_\_\_\_\_  
Title: **Assistant Secretary**

Date of Lender's Signature \_\_\_\_\_



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## CERTIFICATE OF RESIDENCE

I, \_\_\_\_\_  
Agent of Lender, do hereby certify that:

- (1) I am employed as a \_\_\_\_\_ by Nationstar Mortgage LLC d/b/a Mr. Cooper ("Nationstar Mortgage LLC d/b/a Mr. Cooper"), the servicer for the mortgage loan referenced herein. I have personal knowledge of the facts contained in this certificate as follows: I am familiar with the systems of record that Nationstar Mortgage LLC d/b/a Mr. Cooper uses to record and create information related to the residential mortgage loans that it services, including the processes by which Nationstar Mortgage LLC d/b/a Mr. Cooper obtains the loan information in those systems. While many of those processes are automated, the information manually entered by Nationstar Mortgage LLC d/b/a Mr. Cooper employees relating to loans on those systems is based upon personal knowledge of the information and is entered into the system at or near the time the knowledge was acquired. These computerized records are created and maintained in the regular course of its business as a loan servicer and Nationstar Mortgage LLC d/b/a Mr. Cooper relies on the records in the ordinary course to conduct its business as a loan servicer.
- (2) I obtained from Nationstar Mortgage LLC d/b/a Mr. Cooper's system of record, as described above, information relating to the mortgage loan referenced herein.
- (3) The precise address of the within named lender is:

**Nationstar Mortgage LLC d/b/a Mr. Cooper  
8950 CYPRESS WATERS BLVD, DALLAS, TX 75019**

Witness my hand this \_\_\_\_\_ day of \_\_\_\_\_.

\_\_\_\_\_  
Signature of Agent of Lender



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**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF PENNSYLVANIA**

In re: Debtor(s) name(s) used by the debtor(s) in the last 8 years, including married, maiden, and trade):

Thomas Long, III  
**Debtor 1**  
Nakita T. Long  
**Debtor 2**

**Chapter 13**  
**Case No.** 1:16-BK-01851-HWV  
**Matter:** Motion for Mortgage Modification

**ORDER OF COURT**

UPON CONSIDERATION Debtor(s)' Motion for Mortgage Modification, and the Court finding that the relief prayed for is warranted and proper under the circumstances, and the Court being otherwise fully advised:

IT IS THEREFORE ORDERED that Debtor(s)' Motion is hereby GRANTED; and Debtor(s) and Nationstar Mortgage, LLC are granted APPROVAL by the Court to enter into the Mortgage Modification.

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF PENNSYLVANIA**

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**Debtor 2**

**Chapter 13**  
**Case No. 1:16-BK-01851-HWV**  
**Matter:** Motion for Mortgage Modification

**CERTIFICATE OF SERVICE**

I hereby certify that on Monday, November 11, 2019, I served a true and correct copy of the **Debtor(s)' Motion for Mortgage Modification, Notice of Opportunity to Object and Hearing, and proposed Order** in this proceeding via electronic means or USPS First Class Mail upon the recipients as listed in the Mailing Matrix.

/s/ Kathryn S. Greene

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Kathryn S. Greene, Pa.C.P., Paralegal for  
Paul D. Murphy-Ahles, Esquire

Label Matrix for local noticing  
0314-1  
Case 1:16-bk-01851-HWV  
Middle District of Pennsylvania  
Harrisburg  
Mon Nov 11 11:40:50 EST 2019

Arcadia Recovery Bureau  
645 Penn Street  
Reading, PA 19601-3543

ACS/Bank of America  
501 Bleeker St  
Utica, NY 13501-2401

(p)AMERICAN HONDA FINANCE  
P O BOX 168088  
IRVING TX 75016-8088

Barclays Bank Delaware  
PO Box 8803  
Wilmington, DE 19899-8803

Bennett Run HOA  
PO Box 455  
Manchester, PA 17345-0455

Berks Credit & Collections  
900 Corporate Drive  
Reading, PA 19605-3340

Bill Me Later  
PO Box 105658  
Atlanta, GA 30348-5658

Kimberly A Bonner  
JSDC Law Offices  
11 EAST CH COLLEGE AVENUE SUITE 300  
HERSHEY, PA 17033-1320

(p) CAPITAL ONE  
DUPLICATE  
PO BOX 10285  
SALT LAKE CITY UT 84130-0285

Capital One Bank, NA  
PO Box 30273  
Salt Lake City, UT 84130-0273

Cashnet USA  
PO Box 06230  
Chicago, IL 60606-0230

Cby Systems, Inc.  
33 South Duke Street  
York, PA 17401-1401

Central Credit Audit Inc.  
P.O. Box 735  
Sunbury, PA 17801-0735

Chase  
PO Box 15298  
Wilmington, DE 19850-5298

Chesapeake Urology Associates  
PO Box 630664  
Baltimore, MD 21263-0664

(p) CITIFINANCIAL  
BANKRUPTCY FORECLOSURE UNIT  
1000 TECHNOLOGY DRIVE  
OFALLON MO 63368-2239

Cmpptnrs/Un Baltimore  
PO Box 3176  
Winston Salem, NC 27102-3176

Comenity Bank/nwyrk&co  
220 West Schrock Road  
Westerville, OH 43081-2873

Commonwealth of Pennsylvania  
Department of Revenue  
PO Box 280431  
Harrisburg, PA 17128-0431

Conwago Township Sewer Authority  
600 Locust Point Road  
York, PA 17406-6056

William E. Craig  
Morton & Craig LLC  
110 Farler Avenue, Suite 101  
Moorestown, NJ 08057-3125

Credit One Bank  
PO Box 98875  
Las Vegas, NV 89193-8875

Creditors Interchange  
80 Holtz Drive  
Buffalo, NY 14225-1470

Charles J DeHart, III (Trustee)  
8125 Adams Drive, Suite A  
Hummelstown, PA 17036-3629

Debt Recovery Solutions  
900 Merchants Conc. 106  
Westbury, NY 11590-5114

Department of Education/neinet  
3015 Parker Road  
Aurora, CO 80014-2914

ECMC  
P.O. BOX 16408  
St. Paul, MN 55116-0408

Elastic  
Urban Trust Bank  
PO BOX 3258  
Arlington, VA 22203-0258

Equifax  
PO Box 740256  
Atlanta, GA 30374-0256

Experian  
Profile maintenance  
PO box 9558  
Allen, TX 75013-9558

Federal Loan Service  
PO Box 60610  
Harrisburg, PA 17106-0610

First Franklin Loan Services  
PO Box 1838  
Pittsburgh, PA 15230

First Premier Bank  
3820 N. Louise Avenue  
Sioux Falls, SD 57107-0145

First Premier Bank  
601 S. Minnesota Ave.  
Sioux Falls, SD 57104-1968

First Source Advantage, LLC  
205 Bryant Woods South  
Buffalo, NY 14228-3609

Flagship Credit Acceptance  
P.O. Box 3807  
Coppell, TX 75019-5877

Flagship Credit Acceptance  
3 Christy Drive, Suite 201  
PO Box 955  
Chadds Ford, PA 19317-0643

Ashlee Crane Fogle  
RAS Crane LLC  
10700 Abbott's Bridge Rd  
Suite 170  
Duluth, GA 30097-8461

Kevin S Frankel  
Shapiro & DeNardo, LLC  
3600 Horizon Drive  
Suite 150  
King Of Prussia, PA 19406-4702

GEM/SMP/CM  
BAD ADDRESS  
PO Box 75998-1064

Joshua I Goldman  
KML Law Group, P.C.  
701 Market Street  
Suite 6000  
Philadelphia, PA 19106-1541

HSBC Bank  
PO Box 5253  
Carol Stream, IL 60197-5253

IC System  
444 Highway 96 East  
PO Box 64437  
Saint Paul, MN 55164-0437

(p) INTERNAL REVENUE SERVICE  
CENTRALIZED INSOLVENCY OPERATIONS  
PO BOX 7346  
PHILADELPHIA PA 19101-7346

Jack Bentivegna, DMD  
2851 Eastern Boulevard  
York, PA 17402-2909

LVNV Funding, LLC its successors and assigns  
assignee of FNBM, LLC  
Resurgent Capital Services  
PO Box 10587  
Greenville, SC 29603-0587

Linebarger Goggan Blair & Sampson  
PO Box 90128  
Harrisburg, PA 17109-0128

Nakita T Long  
85 Joshua Drive  
York, PA 17404-8636

Thomas Long III  
85 Joshua Drive  
York, PA 17404-8636

Mabt/Contfin  
121 Continental Drive Suite 1  
Newark, DE 19713-4326

Mariner Finance  
225 Brierhill Drive, Suite 11  
Bel Air, MD 21015-4941

Merrick Bank  
P.O. Box 9201  
Old Bethpage, NY 11804-9001

Metabnk/fhut  
6250 Ridgewood Road  
Saint Cloud, MN 56303-0820

Paul Donald Murphy-Ahles  
Dethlefs Pybosh & Murphy  
2132 Market Street  
Camp Hill, PA 17011-4706

NATIONAL EDUCATION LOAN NETWORK INC  
Educational Credit Management  
PO BOX 16408  
St. Paul, MN 55116-0408

NCO Fin/09  
507 Prudential Road  
Horsham, PA 19044-2308

NES/Zions on behalf of Educational Credit  
Management Corporation  
PO Box 16408  
St Paul, MN 55116-0408

National Education Services  
200 W. Monroe Street  
Suite 700  
Chicago, IL 60606-5057

National Recovery Agency  
2491 Paxton Street  
Harrisburg, PA 17111-1036

National Recovery Agency  
2941 Paxton Street  
Harrisburg, PA 17111

Nationstar Mortgage  
P.O.Box 619063  
Dallas, TX 75261-9063

Nationstar Mortgage LLC  
c/o Aldridge Pite, LLP  
4375 Jutland Drive, Suite 200  
P.O. Box 17933  
San Diego, CA 92177-7921

Nationstar Mortgage, LLC  
Aldridge Pite, LLP  
4375 Jutland Drive, Suite 200  
P.O. Box 17933  
San Diego, CA 92177-7921

DUPPLICATE

Nationstar Mortgage, LLC as servicer for U.S.  
c/o Kevin S. Frankel  
Shapiro DeNardo, LLC  
3600 Horizon Boulevard  
Suite 150  
King of Prussia, PA 19406-4702

(p)ASCENDIUM EDUCATION SOLUTIONS INC  
PO BOX 8961  
MADISON WI 53708-8961

Patient First c/o Receivables Management Sys  
PO Box 8630  
Richmond, VA 23226-0630

Northstar Location Services, LLC  
4285 Genesee Street  
Buffalo, NY 14225-1943

Patient First  
PO Box 758941  
Baltimore, MD 21275-8941

Patient First c/o Receivables Management Sys  
PO Box 8630  
Richmond, VA 23226-0630

Penn Credit  
916 S 14th St  
Harrisburg, PA 17104-3425

Pennsylvania Department of Revenue  
Bankruptcy Division PO Box 280946  
Harrisburg, PA 17128-0946

Pennsylvania Department of Revenue  
Bureau of Individual Taxes  
P.O. Box 28432  
Harrisburg, PA 17128-0432

Premier Bankcard, LLC  
c/o Jefferson Capital Systems LLC  
Po Box 7999  
Saint Cloud Mn 56302-7999

Thomas I Puleo  
KML Law Group, P.C.  
701 Market Street  
Suite 500  
Philadelphia, PA 19106-1541

Quantum3 Group LLC as agent for  
Comenity Bank  
PO Box 788  
Kirkland, WA 98083-0788

Quantum3 Group LLC as agent for  
Sadino Funding LLC  
PO Box 788  
Kirkland, WA 98083-0788

ELECTRONIC

Ram Carr Markey & Woloshin LLP  
Attention: Gavin Markey  
119 East Market Street  
York, PA 17401-1221

Receivable Management  
7206 Hull Street Road Ste  
Richmond, VA 23235-5826

Sallie Mae  
PO Box 9500  
Wilkes Barre, PA 18773-9500

Santander Consumer USA  
PO Box 961245  
Fort Worth, TX 76161-0244

Santander Consumer USA Inc.  
P.O. Box 562088, Suite 900 North  
Dallas, TX 75356-2088

Santander Consumer USA Inc.  
P.O. Box 562088  
Dallas, TX 75356-0284

DUPPLICATE

Seventh Avenue  
1112 7th Avenue  
Monroe, WI 53566-1364

Seventh Avenue  
c/o Creditors Bankruptcy Service  
P.O. Box 800849  
Dallas, TX 75380-0849

(p)SPRINT NEXTEL CORRESPONDENCE  
ATTN BANKRUPTCY DEPT  
PO BOX 7949  
OVERLAND PARK KS 66207-0949

St. of Md-CCU  
300 West Preston Street  
Suite 503  
Baltimore, MD 21201-2308

THD/CBSD  
PO Box 6497  
Sioux Falls, SD 57117-6497

TIVO  
Dept. 8277  
Los Angeles, CA 90084-0001

TNB- Target  
PO Box 673  
Minneapolis, MN 55440-0673

The Johns Hopkins University  
Clinical Practice Association  
PO Box 64896  
Baltimore, MD 21264-4896

The LDG Firm  
735 Delaware Road  
Suite 317  
Buffalo, NY 14223-1231

ThinkCashFBD  
Brandywine Commons  
Route 202 Concord Pike  
Wilmington, DE 19803

Trans Union Corporation  
Attn Public Records Dept  
555 West Adams St  
Chicago, IL 60661-3631

U.S BANK NATIONAL ASSOCIATION  
Robertson, Anschutz, Schneid P.L.  
6409 Congress Avenue, Suite 100  
Boca Raton, FL 33487-2853

U.S. Bank National Association  
Nationstar Mortgage LLC  
PO Box 61906  
Dallas TX 75261-9096

U.S. Department of Education C/O Nelnet  
121 S 13TH ST, SUITE 201  
LINCOLN, NE 68508-1911

U.S. Department of Education  
C/O FedLoan Servicing  
P.O.Box 69184  
Harrisburg PA 17106-9184

US Department of Education  
PO Box 5609  
Greenville, TX 75403-5609

United States Trustee  
228 Walnut Street, Suite 1100  
Harrisburg, PA 17101-1722

United Student Aid Funds, Inc (USA)  
PO Box 8961  
Madison WI 53708-8961

University of Maryland Balt. Co.  
Circulation Department  
1000 Hilltop Circle  
Baltimore, MD 21250-0001

Van Ru International  
1350 E. Touhy Avenue  
Suite 300E  
Des Plaines, IL 60018-3342

Verizon  
500 Technology Drive, Suite 30  
Saint Charles, MO 63304-2225

Verizon Pennsylvania I  
500 Technology Dr  
Weldon Spring, MO 63304-2225

Verizon Pennsylvania I  
500 Technology Driv  
Saint Charles, MO 63304-2225

Verizon Pennsylvania I  
500 Technology Drive  
Saint Charles, MO 63304-2225

James Warmbrodt  
701 Market Street Suite 5000  
Philadelphia, PA 19106-1941

WebBak/Dfs  
One Dell Way  
Round Rock, TX 78682-7000

Webbank/fingerhut  
6250 Ridgewood Road  
Saint Cloud, MN 56303-0820

York Adams Tax Bureau  
1405 N. Duke Street  
P.O. Box 15627  
York, PA 17405-0156

York Hospital  
1001 S. George Street  
York, PA 17403-3645

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g) (4).

American Honda Finance Corporation  
National Bankruptcy Center  
P.O. Box 168088  
Irving, TX 75016-8088  
866-716-6444

Capital One Bank  
PO Box 85520  
Richmond, VA 23285

CitiFinancial  
300 Saint Paul Place  
Baltimore, MD 21202

IRS  
PO Box 21126  
Philadelphia, PA 19114

Navient Solutions, Inc. on behalf of USA Fun  
Attn: Bankruptcy Litigation Unit E3149  
PO Box 9430  
Wilkes Barre, PA 18773-9430

Sprint Corp  
Attn Bankruptcy Dept  
PO Box 7949  
Overland Park KS 66207-0949

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(d)Flagship Credit Acceptance  
P.O. Box 3807  
Coppell, TX 75019-5877

(u)My Pay Day Loan

(d)NATIONAL EDUCATION LOAN NETWORK, INC  
Educational Credit Management Corp.  
PO BOX 16408  
St. Paul, MN 55116-0408

(d)U.S. Bank National Association,  
Nationstar Mortgage LLC  
PO Box 619096  
Dallas TX 75261-9096

(u)U.S. Bank National Association, as Trustee

(u)Xerox Gaithersburg

End of Label Matrix  
Mailable recipients 110  
Bypassed recipients 6  
Total 116

